AMERICAN EXPRESS

Settlement Offer:

Account No.:	XXXXXXXXXX21006
Balance Owed:	$2,281.71
Settlement Offer:	60% of balance owed
Expiration Date:	03-22-15

02-17-15

Dear Avrohom Pollak:

We understand that you may be having difficulties paying the balance owed on your American Express account, and would like to work with you to come to a solution. For a limited time, you may settle your account for $1369.03 which represents 60% of the balance owed. This is an offer that could help you avoid further collections activities on your past due American Express account and satisfy the balance owed.

Settle for a Portion of the Balance Owed and Avoid Further Collection Activity

Pay 60% of your balance owed over the next 24 months and your monthly payments will be $57.05 a month.

Pay $57.05 per month

In order to accept this offer, please call American Express at 1-877-443-0144 by 03-22-15.

Offer expires 03-22-15

This opportunity allows you to pay down your balance and avoid additional collection activities. Again, please call 1-877-443-0144 and speak to an American Express representative by 03-22-15 to accept this offer. You should understand and consider the terms of any settlement before agreeing to it.

Sincerely,

American Express Global Collections

A Note About Settling Your Account:

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of $600.00 or more. Please consult your tax advisor concerning any tax questions.

1-877-443-0144

Monday - Friday: 8am – 10pm EST, Saturday: 8am – 1pm EST

Payment Coupon

Call us at 1-877-443-0144 and then you can make payments online at **americanexpress.com/waytopay**

(Use reference code: 08701)

Please be sure to call 1-877-443-0144 before returning this Payment Coupon with payment.

805CZFRST02AMIC4_523369947

Acceptance – Please be sure to call 1-877-443-0144 by 03-22-15 before returning this Payment Coupon with payment.

I would like to take advantage of this Settlement Offer

Account No.:	XXXXXXXXXX21006
Amount Due:	$1369.03
Payment Enclosed	**$**____________

P.O. BOX 6985
BUFFALO, NY 14240-6985

02-17-15 27656827

AVROHOM POLLAK
16 MAPLEWOOD TER
LAKEWOOD NJ 08701-3091

Make Payment To:
AMERICAN EXPRESS
P.O. BOX 360001
FT. LAUDERDALE, FL 33336-0001

AMERICAN EXPRESS

Settlement Offer:

Account No.:	XXXXXXXXXX21006
Balance Owed:	$2,281.71
Settlement Offer:	60% of balance owed
Expiration Date:	04-20-15

03-18-15

Dear Avrohom Pollak:

We understand that you may be having difficulties paying the balance owed on your American Express account, and would like to work with you to come to a solution. For a limited time, you may settle your account for $1369.03 which represents 60% of the balance owed.

This is an offer that could help you avoid further collections activities on your past due American Express account and satisfy the balance owed.

Settle for a Portion of the Balance Owed and Avoid Further Collection Activity

Pay 60% of your balance owed over the next 24 months and your monthly payments will be $57.05 a month.

Pay $57.05 per month

In order to accept this offer, please call American Express at 1-877-443-0144 by 04-20-15.

Offer expires 04-20-15

This opportunity allows you to pay down your balance and avoid additional collection activities. Again, please call 1-877-443-0144 and speak to an American Express representative by 04-20-15 to accept this offer. You should understand and consider the terms of any settlement before agreeing to it.

Sincerely,

American Express Global Collections

A Note About Settling Your Account:

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of $600.00 or more. Please consult your tax advisor concerning any tax questions.

1-877-443-0144

Monday - Friday: 8am – 10pm EST, Saturday: 8am – 1pm EST

Payment Coupon

Call us at 1-877-443-0144 and then you can make payments online at **americanexpress.com/waytopay**

(Use reference code: 08701)

805CZFRST02AMIC4_548546758

Please be sure to call 1-877-443-0144 before returning this Payment Coupon with payment.

Acceptance – Please be sure to call 1-877-443-0144 by 04-20-15 before returning this Payment Coupon with payment.

I would like to take advantage of this Settlement Offer

Account No.:	XXXXXXXXXX21006
Amount Due:	$1369.03
Payment Enclosed	**$__________**

P.O. BOX 6985
BUFFALO, NY 14240-6985

03-18-15 27656827

AVROHOM POLLAK
16 MAPLEWOOD TER
LAKEWOOD NJ 08701-3091

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AMERICAN EXPRESS
P.O. BOX 360001
FT. LAUDERDALE, FL 33336-0001